

Notice of Allowability	Application No.	Applicant(s)	
	09/560,215	LEVCHIN ET AL.	
	Examiner	Art Unit	
	Alain L. Bashore	1762	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTO-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to 1-24-06.
2. The allowed claim(s) is/are 1-4, 10-29, 39-40, 42-48.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All b) Some* c) None of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of
 Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO-1449 or PTO/SB/08),
 Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
 of Biological Material
5. Notice of Informal Patent Application (PTO-152)
6. Interview Summary (PTO-413),
 Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.



ALAIN L. BASHORE
PRIMARY EXAMINER

DETAILED ACTION

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Claims 30-37 and 41 are hereby cancelled.

Authorization for this examiner's amendment was given in a telephone interview with Mr. Vaughan on 2-6-06.

Allowable Subject Matter

2. Claims 1-4, 10-29, 39-40, 42-48 are allowed.

3. The following is an examiner's statement of reasons for allowance:

The present invention includes independent claims 1, 26, 39, 40, 42, 43, 44, and 48. Claim 1 recites a computer-implemented method of facilitating a value exchange between multiple users in a distributed value exchange system, Claim 26 recites a computer-implemented method of facilitating an exchange of value between multiple users through a distributed transaction system separate from the multiple users, Claim 39 recited a computer readable medium storing instructions that, when executed by a

computer, cause the computer to perform a method of facilitating a value exchange between multiple users in a distributed value exchange system; Claim 40 recites a computer storage medium storing instructions that, when executed by a computer, cause the computer to perform a method of facilitating an exchange of value between multiple users through a distributed transaction system; Claim 42 recites a system for facilitating the transfer of value from one user to another user; Claim 43 recites a computer-implemented method of transferring value; , Claim 44 recites a computer-implemented method of transferring value; and Claim 48 recites a distributed value exchange system for facilitating a value exchange between multiple users.

DeLapa et al is considered the closest prior art. DeLapa et al discloses a method of facilitating a value exchange between multiple users in a system using a network. A first user is associated with the system (system operator). The value exchange system receives a value exchange transaction from the first user (data; fig 3), wherein said transaction involves a second user (household). A second user is registered with the value exchange system and a pre-existing identifier of the second user is present, wherein the preexisting identifier enables communication with the second user independent of the value exchange system (416., fig 20). A value is transferred between the first user and the second user and value is allocated between said first account and a second account associated with the second user (coupon redemption).

DeLapa et al does not disclose the combination of each independent claim including:

In Claim 1:

at the value exchange system:

- (i) computer-generating a notification of said value exchange transaction;
- (ii) electronically sending said notification to the second user; and
- (iii) prior to said electronically sending, debiting said value from one of said first account and a second account associated with the second user, and crediting said value to the other of said first account and said second account.

In Claim 26:

notifying the second user of said value exchange in an electronic communication from the distributed transaction system;

registering the second user with the distributed transaction system at a computer, wherein the distributed transaction system comprises the computer;

debiting said value from an account of one of the first user and the second user; and

crediting said value to an account of the other of the first user and the second user;

wherein no term of said value exchange is negotiable by the second user after said receiving and before said debiting and said crediting.

In Claim 39:

receiving at the value exchange system a value exchange transaction from the first user, wherein said transaction involves a second user and includes:

- (i) a pre-existing identifier of the second user, wherein the pre-existing identifier enables communication with the second user independent of the value exchange system; and
- (ii) a value to be exchanged between the first user and the second user;

wherein the first user sends the value exchange transaction to the value exchange system without informing the second user of the value exchange transaction; and

(c) at the value exchange system:

- (i) computer-generating a notification of said value exchange transaction;
- (ii) electronically sending said notification to the second user; and
- (iii) prior to said electronically sending, debiting said value from one of said first account and a second account associated with the

second user, and crediting said value to the other of said first account and said second account.

In Claim 40:

(b) notifying the second user of said value exchange in an electronic communication from the distributed transaction system;

(c) registering the second user with the distributed transaction system at a computer, wherein the distributed transaction system comprises the computer;

(d) debiting said value from an account of one of the first user and the second user; and

(e) crediting said value to an account of the other of the first user and the second user;

wherein no term of said value exchange is negotiable by the second user after said receiving and before said debiting and said crediting.

In Claim 42:

a first value to be transferred from the value provider to the value receiver;
means for debiting said first value from a first account associated with the value provider and crediting a second account associated with the value receiver's, and

means for notifying the value receiver of said value transfer only after said first value is debited from the first account and credited to the second account; wherein the value receiver is identifiable, for purposes of said value transfer, only by said electronic mail address.

In Claim 43:

at the value transfer system,

transferring said first value from the registered user to the other party by debiting the first account by said first value and crediting the second account by said first value; and

only after said first value is transferred, sending notification of said transfer from said value transfer system to the other party via electronic mail; wherein the unregistered party is not informed of said transfer by the registered user.

In Claim 44:

only after said debiting and said crediting, sending a notification of said value transfer from said value transfer system to the second user via electronic mail; wherein said electronic mail address is sufficient for said value transfer system to transfer said first value from an account of the first user to an account associated with the second user; and

wherein the second user is not informed of said value transfer until the second user receives said notification.

In Claim 48:

a value to be exchanged between the first user and the second user;
wherein the first user sends the value exchange transaction to the value exchange system without informing the second user of the value exchange transaction; and

notification means for:

- (i) computer-generating a notification of said value exchange transaction; and
- (ii) electronically sending said notification to the second user; and

value exchange means for:

- (i) debiting said value from one of said first account and a second account associated with the second user; and
- (ii) crediting said value to the other said first account and said second account.

For these reasons claims 1, 26, 39, 40, 42, 43, 44, and 48. are deemed to be allowable over the prior art of record, and claims 2-4, 10-25, 27-29, 45-47 are allowable by dependency.

4. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Drawings

5. New corrected full set of drawings (including approved drawing corrections) in compliance with 37 CFR 1.121(d) are required in this application because: shading which make drawing elements unclear as shown on figures 1, 3-4.

Applicant is advised to employ the services of a competent patent draftsperson outside the Office, as the U.S. Patent and Trademark Office no longer prepares new drawings. The corrected drawings are required in reply to the Office action to avoid abandonment of the application. The requirement for corrected drawings will not be held in abeyance.

Conclusion

6. Allowable subject matter requires further review for applications in class 705 before a notice of allowance is mailed to applicant. The time period for review may vary from application to application.

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Alain L. Bashore whose telephone number is 571-272-6739. The examiner can normally be reached on about 7:30 am to 5:00 pm (Mon. thru Thurs.).

Regarding all Class 705 applications, the management contact regarding examination is: Vincent Millin (SPE, art unit 3624) at 571-272-6747.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Timothy Meeks can be reached on 571-272-1423. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).


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